

**REMARKS/ARGUMENTS**

Claims 1 through 10 and 12 through 18 are pending in the application.

Applicant acknowledges the withdrawal of previous rejections to claims 1 – 18 in the Office Action, and thanks Examiner Nguyen for his consideration of the arguments presented.

The Drawings were objected to on the cover sheet of the Office Action. Applicants thank Examiner Nguyen for his clarification of the reasons for the objection during a telephone conference on June 11, 2008, to replace the hand-drawn numbers and boxes of the figures with professionally-prepared numbers and boxes, to give the drawings a more “finished” appearance. Accordingly, Fig. 1, Fig. 2, and Fig. 3 have been revised and are attached to this response as Replacement Sheets 1/3, 2/3, and 3/3. Applicants respectfully request that the objection to the drawings be reconsidered and withdrawn.

Claims 1 – 18 were rejected under 35 U.S.C. §103(a) over Applicant’s Admitted Prior Art (hereinafter, “AAPA,” as named in the Office Action) in view of U.S. Patent Application Publication No. 2002/0091945 to Ross (hereinafter, “Ross”), or vice versa.

Claim 11 was canceled by a previous Amendment, mooted the §103(a) rejection thereto.

Claim 1 provides a computer-implemented method for determining authenticity of a business partner in response to a request of a user. The method includes: (a) receiving a request

of a user to determine authenticity of a business partner; (b) receiving an identity of the business partner from the user; (c) matching the identity of the business partner to a business data record of a business that is one of a plurality of businesses by searching at least one database for the business data record having at least one data attribute that matches the identity; (d) processing at least one of said data attribute of the matched said business data record according to a set of authentication rules to determine if the business partner is authentic, wherein the data attribute represents at least one credential of the business partner; and (e) notifying said user of the results.

“AAPA,” which is much of the “Background” section of the present application, is cited in the Office Action for teaching “off-line” or “manual” techniques for authenticating a business partner. As acknowledged in the Office Action, such techniques are considerably different (and comparatively slower) than using a computer or computer-implemented method, or for carrying out the “processing” step according to a set of authentication rules. Moreover, the AAPA does not disclose or suggest a computer-implemented method where the identity of a business partner is matched to a business data record by searching at least one database for a business data record, as in claim 1.

Ross fails to supplement all of these deficiencies in AAPA. Ross discloses a system by which a “subject” has an interactive exchange with an “authentication client” (the entity requesting authentication of the subject) that, in turn, is licensed to present a series of responses to “predetermined queries” to independent databases. Ross’s system works by a subject 108 identifying himself to authentication client 110, which then presents a permitted “predefined queries” 114 to the subject (paragraphs 0025 – 0026; also Figure 1). Ross’s subject 108 “returns

a response to the query” 116 (paragraph 0026), where the subject’s response (or “answer,” as later described in Ross) is fed into the verification engine and presented to independent databases. The sets of predefined questions in Ross are limited (depending on the client) to preserve security and privacy. However, Ross fails to disclose or suggest a computer-implemented method that receives an identity of a business partner and, by the series of computer-implemented steps of matching the identity to a business data record having a data attribute and processing the data attribute(s) according to a set of authentication rules, determines the authenticity of a business partner, as in claim 1. Unlike Ross, there is no required interaction of queries and answers between a verification engine and a subject.

Consequently, AAPA, taken alone or in combination with Ross, fails to disclose or suggest each and every feature in claim 1. Accordingly, Applicant requests reconsideration and withdrawal of the §103(a) rejection to claim 1 over AAPA and Ross.

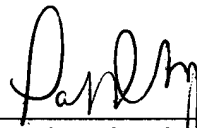
Independent claim 10 recites features similar to those discussed for claim 1. For the same reasons as provided above for claim 1, claim 10 is patentable over AAPA in view of Ross, or vice versa, and Applicant respectfully requests reconsideration and withdrawal of the rejection thereto.

Claims 2 – 9 depend from claim 1, and claims 12 – 18 depend from claim 10. For at least the same reasons discussed above for the independent claims, claims 2 – 9 and 12 – 18 are patentable over AAPA and Ross, taken alone or in combination.

In light of the amendments and arguments presented above, Applicant respectfully requests reconsideration and withdrawal of all rejections, and passage of pending claims 1 – 10 and 12 – 18 to allowance.

Respectfully submitted,

7/11/08  
Date

  
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